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**PUTRAJAYA:** While it is still early days, the Housing and Local Government Ministry has decided to put four agencies in its preliminary stage to organise the affordable housing segment under one roof, according to its minister Zuraida Kamaruddin (*pic*).

At her weekly media briefing, Zuraida said she would first like to organise and coordinate the affordable housing segment currently under Syarikat Perumahan Negara Bhd, 1Malaysia Civil Servants Housing Programme or PPA1M, RUMAWIP or Rumah Mampu Milik Wilayah Persekutuan, and 1Malaysia People's Housing Scheme or PR1MA.

"I would like to coordinate and streamline the country's national affordable housing segment for the bottom-40 (B40) group, but first, let me take a look at the work done at the four agencies," she said.

"We will then proceed and extend from these four agencies.

"The agencies are practically building their affordable units next to each other," she told a press conference here yesterday.

Those under the B40 group have a monthly salary of about RM3,000.

She said her ministry would like to have some form of control and a uniformity with regard to pricing, design, size, amenities and other issues.

# Affordable housing under one roof

Zuraida to coordinate and streamline this segment



"We will examine this segment of housing and its suitability to raise a family.

"The provision of a community centre, child care facilities and

other components are important," she said.

Those that have already started would progress as usual, but those where construction has not begun would be given a re-look, she pointed out.

Zuraida would be working towards having affordable housing with a higher degree of cleanliness, hygiene and security.

The ministry would work with the different authorities like the Commissioner of Buildings to provide a holistic solution to the current state of public housing and future ones.

Zuraida said she had also discussed with her officers on rent-to-own schemes for the B40 group, who may prefer to rent for the first two to three years before making a commitment to buy.

She is studying Selangor's rent-to-own scheme and considering taking a leaf out of its book.

She would be able to share more details when the national affordable housing council and the perimeters it operates under is finalised and approved by the Cabinet, which sits in July. She said more details would be forthcoming in August.

On the relaxation of lending rules for first-time house-buyers as announced by Prime Minister Tun Dr Mahathir Mohamad last week, Zuraida said she had met officials from Bank Negara and would seek guidance from commercial banks. She has yet to see representatives of commercial banks.

"We can have a system where a borrower may include a second or third income," she said.

The ministry was also studying the possibility of lending based on a projected income of two to three years later instead of the actual current income. She said different suggestions have been brought up to relax lending for first-time buyers.